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## ▼ Stop debt collectors from trying to collect debts you don't owe.

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- ☐ Write to the debt collector within 30 days of getting the collection letter. This [sample letter](#) can help.
  - Tell the debt collector someone stole your identity, and you don't owe the debt.
  - Send copies of your Identity Theft Report and any other documents that detail the theft.
  
- ☐ Contact the business where the fraudulent account was opened.
  - Explain that this is not your debt.
  - Tell them to stop reporting this debt to the credit bureaus.
  - Ask for information about the debt, and how it happened. The business must give you details if you ask. This [sample letter](#) can help.

For example, if someone opened a credit card in your name, ask for a copy of the application and applicant's signature.
  
- ☐ If you haven't already, ask the credit bureaus to block information about this debt from your credit report.

The advice in ["What To Do Next"](#) can help you block fraudulent information from your credit reports.
  
- ☐ Write down who you contacted and when. Keep copies of any letters you send.